



JENNIFER M. GRANHOLM  
GOVERNOR

STATE OF MICHIGAN  
OFFICE OF FINANCIAL AND INSURANCE SERVICES  
DEPARTMENT OF LABOR & ECONOMIC GROWTH  
David C. Hollister, Director

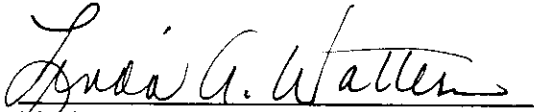
LINDA A. WATTERS  
COMMISSIONER

**CERTIFICATION OF THE  
ADJUSTED LOAN PROCESSING FEE  
UNDER THE REGULATORY LOAN ACT**

Section 13(4) of the Regulatory Loan Act, 1939 PA 21, MCL 493.13, which took effect January 11, 2002, requires the Commissioner of the Office of Financial and Insurance Services to adjust the dollar cap on the loan processing fee every two years to reflect the percentage change in the consumer price index (CPI) for the two immediately preceding calendar years, rounded to the nearest hundred dollars.

I hereby certify the following:

1. That the adjusted loan processing fee under section 13(4) of the Regulatory Loan Act for calendar years 2004 and 2005 is \$300.00.
2. That computation of the adjusted loan processing fee is based on the United States consumer price index for all urban consumers in the United States city average, as defined by the United States Department of Labor, Bureau of Labor Statistics.
3. That the adjusted loan processing fee reflects the change in the CPI during calendar years 2002 and 2003.

  
Linda A. Watters  
Commissioner

Date: 4-21-04